



College on your mind?

Need help?

The Center for College Planning is dedicated to providing students and families with valuable information about the college process – from savings options and college admission requirements to applying for financial aid and scholarships. We serve all student populations: traditional, continuing education, graduate, and adult learner.



We offer a variety of **free** college planning materials; including, *Aspirations, Opportunities & Choices, Don't Get Scammed, The Guide to Paying for College, and Returning to Learning*. We provide **free** individual college counseling in our Concord, New Hampshire, office. We also coordinate speakers for schools, businesses and community organizations **free** of charge.

Information on private scholarships and grants can be found in such places as your school guidance office, public libraries, community organizations, the Internet, and the NHHEAF Network's Center for College Planning!



Free Application for Federal Student Aid.

FAFSA

Top 10 Tips for Filing the FAFSA

You should submit your FAFSA as early as possible, but no earlier than January 1. Each college has its own individual deadline. Don't miss the deadlines.

If your 2001 tax forms will not be completed before the earliest college deadline, you should estimate. It is better to estimate and get the FAFSA in on time than to wait for the exact information and miss the deadline.

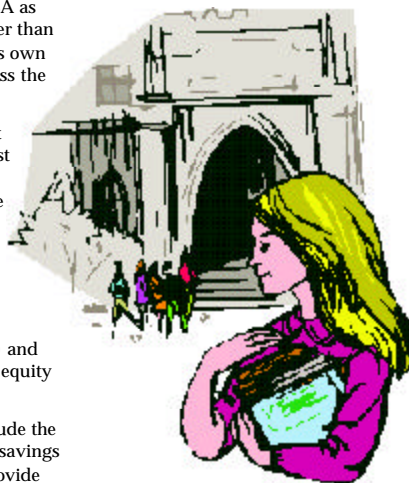
When reporting net worth in questions #47 & #48 (student) and #81 & #82 (parent), report the equity (value minus debt).

While you do not have to include the total value of your retirement savings on question #81, you must provide your annual contribution, as well as any other untaxed income, on question #79.

Do not leave items blank on the FAFSA form. If the appropriate response is zero, then enter zero. (i.e. If you don't own any investments, write "0", don't leave #81 blank.)

On the FAFSA form, the blue section is to be completed by the student and the purple section is to be completed by the parents. It is especially important to make sure your social security number, birth date, and address are accurate in the appropriate sections.

The guidelines for #17-21 are as follows: Full-time equals 12 hours or more, three-quarter time equals 11-9 hours; half-time equals 8-6 hours; less than half-time equals 5-1 hours; and not enrolled equals 0 hours. Your enrollment status will affect your financial aid package.



The guidelines for #59 are as follows: If there has been a divorce situation, the parent with whom the student resided 51% of the time should complete the FAFSA. If that parent has remarried, the new spouse must also complete the paperwork.

To apply online, go to www.fafsa.ed.gov. In order to sign the FAFSA, both parent and student must register for a pin number. Go to

SCHOLARSHIP MYTHS AND TRUTHS

MYTH: "You will get access to our private network of information."

TRUTH: Oh please! There is no secret database of information. You can find the same information yourself by exploring the web.

MYTH: "We have a 100% success rate."

TRUTH: Ya, right! There is no 100% guarantee that a student will be matched up with money, just information on potential applications.

MYTH: "We guarantee you \$2,500 for college or your money back!"

TRUTH: All they are promising is a low interest loan for \$2,625 which every freshman is eligible to receive.

www.pin.ed.gov. A pin number will be mailed to you. This pin number serves as your electronic signature.

Applying for financial aid may require additional forms (i.e. CSS Profile). You may also have to provide copies of income tax returns or bank statements. Be certain to submit all required documents and respond immediately to follow-up requests.

- ❑ **FIRST--don't assume you're not eligible.** EVERYONE qualifies for some form of financial aid, regardless of income. It can be based on need or income, and/or merit or academics. There are many types of grants, loans, and scholarships available. You won't know what types you qualify for until you apply!
- ❑ **File applications.** Check with the college's financial aid office to determine which applications are needed.
- ❑ **FAFSA:** To apply for federal aid you MUST complete a Free Application for Federal Student Aid (FAFSA) soon after January 1 in **each** year you intend to enroll in school. (Applications on-line at: www.fafsa.ed.gov, or visit your guidance office.) Some schools also require something called the CSS Profile Application or their own institution's form.
- ❑ **Deadlines, Deadlines, Deadlines!** Each school may have a different deadline. Missing a deadline may mean missing out on money. Pay close attention to admissions and financial aid deadlines at each school where you apply.
- ❑ **Paperwork:** Keep copies of ALL your admissions and financial aid paperwork.
- ❑ **Apply for private scholarships and grants.** They may help you reduced the amount you are expected to pay, or they may reduce your loan burden. Begin searching about one year prior to your intended start date.
- ❑ **Required tax information.** It is always best to use completed tax information. However, if you have not completed your taxes by the time the applications are due, don't delay. Use estimated figures. You can always send updated information to the colleges when they are completed.
- ❑ **Special Circumstances.** Notify the colleges directly of anything that may affect your family's ability to pay for college. For example, unreimbursed medical expenses or a recent job loss.

We're here for you! To order our **free materials or for more information, call the Center for College Planning at:**

1-800-525-2577 x 119

or visit us on the web at: <www.nhheaf.org>

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